



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [FIFTH THIRD BANCORP](#)

City/State [CINCINNATI, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [211,115,886](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIFTH THIRD BANCORP](#)
[38 FOUNTAIN SQUARE PLAZA](#)
[CINCINNATI, OH 45263](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	4,018,684	4,360,795	4,984,567	4,018,830	3,446,523	-7.85	26.38
Income from lease financing receivables.....	91,685	125,156	132,612	110,850	80,712	-26.74	-12.16
Fully taxable income on loans and leases.....	4,078,316	4,442,234	5,052,913	4,071,224	3,482,046	-8.19	25.85
Tax-exempt income on loans and leases.....	32,053	43,717	64,266	58,456	45,189	-26.68	-26.21
Estimated tax benefit on income on loans and leases.....	8,278	11,323	16,847	15,537	24,603	-26.89	-64.99
Income on loans and leases (tax equivalent).....	4,118,647	4,497,274	5,134,026	4,145,217	3,551,838	-8.42	24.51
Investment interest income (tax equivalent).....	1,070,430	1,100,391	1,124,985	1,039,084	961,157	-2.72	14.80
Interest on balances due from depository institutions.....	41,793	28,545	40,513	24,390	14,320	46.41	410.54
Interest income on other earning assets.....	23,911	19,798	37,550	42,228	35,900	20.77	14.20
Total interest income (tax equivalent).....	5,254,781	5,646,008	6,337,074	5,250,919	4,563,215	-6.93	23.08
Interest on time deposits of \$250K or more	1,743	8,862	12,451	9,504	17,972	-80.33	
Interest on time deposits < \$250K.....	15,009	87,763	182,238	90,507	63,866	-82.90	
Interest on foreign office deposits	60	940	7,309	10,460	3,921	-93.62	-98.15
Interest on other deposits	42,374	224,454	690,326	427,653	190,842	-81.12	-63.59
Interest on other borrowings and trading liabilities.....	264,268	345,813	433,243	376,226	289,478	-23.58	4.69
Interest on subordinated debt and mandatory convertible securities	116,829	122,161	131,159	128,152	124,617	-4.36	-3.65
Total interest expense.....	440,283	789,993	1,456,726	1,042,502	690,696	-44.27	-23.88
Net interest income (tax equivalent).....	4,814,498	4,856,015	4,880,348	4,208,417	3,872,519	-0.85	30.44
Non-interest income.....	3,122,301	2,695,232	3,431,835	2,778,159	3,179,017	15.85	18.63
Adjusted operating income (tax equivalent)	7,936,799	7,551,247	8,312,183	6,986,576	7,051,536	5.11	25.53
Overhead expense.....	4,769,758	4,712,374	4,647,128	3,924,855	3,988,674	1.22	22.42
Provision for credit losses.....	-376,623	1,078,154	467,611	236,801	260,515		
Securities gains (losses)	-4,067	45,550	9,414	-10,263	-5,315		
Other tax equivalent adjustments	0	-1	1	1	-2		-100.00
Pretax net operating income (tax equivalent).....	3,529,248	1,809,035	3,219,528	2,781,464	2,797,030	95.09	68.87
Applicable income taxes	747,245	369,580	690,593	572,547	576,714	102.19	48.20
Tax equivalent adjustments	12,345	12,566	17,202	16,004	25,865	-1.76	-50.46
Applicable income taxes (tax equivalent).....	759,590	382,146	707,795	588,551	602,579	98.77	43.55
Minority interest	89	41	44	183	142	117.07	
Net income before discontinued operations, net of minority interest	2,769,569	1,426,848	2,511,689	2,192,730	2,194,309	94.10	77.03
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,769,569	1,426,848	2,511,689	2,192,730	2,194,309	94.10	77.03
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,769,658	1,426,889	2,511,733	2,192,913	2,194,451	94.10	77.45
Investment securities income (tax equivalent).....	1,070,430	1,100,391	1,124,985	1,039,084	961,157	-2.72	14.80
US Treasury and agency securities (excluding mortgage-backed securities)	1,597	1,588	3,917	3,332	4,588	0.57	-95.69
Mortgage-backed securities	986,260	1,019,345	1,032,646	953,588	883,552	-3.25	17.05
All other securities	82,573	79,458	88,422	82,164	73,017	3.92	56.56
Cash dividends declared.....	915,984	884,032	783,712	574,452	511,701	3.61	90.65
Common	805,371	780,160	690,846	499,340	436,589	3.23	98.69
Preferred.....	110,613	103,872	92,866	75,112	75,112	6.49	47.26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.57	2.85	26	2.94	3.27	23	3.88	4	40	3.67	3.87	31	3.25	3.47	32
Less: Interest expense	0.22	0.23	56	0.41	0.48	47	0.89	0.98	42	0.73	0.79	52	0.49	0.55	53
Equals: Net interest income (tax equivalent)	2.35	2.60	27	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35	2.76	2.92	30
Plus: Non-interest income	1.53	1.04	76	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79	2.27	1.35	87
Equals: adjusted operating income (tax equivalent)	3.88	3.70	66	3.94	4.04	47	5.10	4.41	80	4.89	4.46	74	5.03	4.33	83
Less: Overhead expense	2.33	2.17	64	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57	2.84	2.72	56
Less: Provision for credit losses	-0.18	-0.09	27	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68	0.19	0.16	65
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	5	0.02	0.02	64	0.01	0.01	61	-0.01	0	21	0	0.01	16
Plus: other tax equivalent adjustments	0	0	46	0	0	17	0	0	72	0	0	76	0	0	18
Equals: Pretax net operating income (tax equivalent)	1.73	1.66	60	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82	1.99	1.43	89
Less: Applicable income taxes (tax equivalent)	0.37	0.38	51	0.20	0.23	41	0.43	0.36	72	0.41	0.33	73	0.43	0.55	29
Less: Minority interest	0	0	79	0	0	77	0	0	71	0	0	74	0	0	69
Equals: Net operating income	1.35	1.26	64	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80	1.56	0.89	92
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.35	1.26	64	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80	1.56	0.90	92
Memo: Net income (last four quarters)	1.35	1.26	64	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80	1.56	0.91	92
Net income—BHC and noncontrolling (minority) interest	1.35	1.27	64	0.74	0.83	37	1.54	1.20	87	1.53	1.25	80	1.56	0.91	92
Margin Analysis															
Average earning assets / Average assets	91.34	93.08	26	91.18	92.32	34	89.72	91.05	34	90.65	91.48	37	90.32	91.61	31
Average interest-bearing funds / Average assets	56.69	61.99	29	61.52	64.06	41	64.21	65.57	42	62.53	65.56	35	61.24	65.75	34
Interest income (tax equivalent) / Average earning assets	2.81	3.06	30	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37	3.60	3.80	35
Interest expense / Average earning assets	0.24	0.25	58	0.45	0.52	48	1	1.08	43	0.80	0.86	52	0.54	0.60	57
Net interest income (tax equivalent) / Average earning assets	2.58	2.80	32	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37	3.06	3.19	36
Yield or Cost															
Total loans and leases (tax equivalent)	3.61	4.01	29	3.93	4.27	32	4.76	5.09	31	4.42	4.95	18	3.83	4.52	13
Interest-bearing bank balances	0.12	0.14	20	0.14	0.27	13	1.45	2.04	19	1.30	1.64	25	0.57	1.05	5
Federal funds sold and reverse repos	2.02	0.25	96	5.58	0.68	97	5.40	2.44	92	3.28	2.17	87	1.66	1.41	76
Trading assets	0.49	0.45	68	0.46	0.60	65	1.24	0.99	62	1.26	1.11	57	1.29	1.11	56
Total earning assets	2.81	3.04	29	3.22	3.51	27	4.32	4.36	47	4.04	4.20	40	3.58	3.73	40
Investment securities (tax equivalent)	3.01	1.77	96	3.15	2.25	93	3.29	2.76	86	3.22	2.68	83	3.12	2.47	86
US Treasury and agency securities (excluding mortgage-backed securities)	1.81	1.14	85	2.14	1.75	70	1.54	2.32	10	3.39	2.05	95	2.74	1.62	93
Mortgage-backed securities	3.12	1.57	97	3.19	2.05	99	3.22	2.61	95	3.19	2.50	95	3.12	2.23	96
All other securities	1.99	2.81	24	2.74	3.24	32	4.13	4.06	68	3.93	4.20	60	3.17	3.66	38
Interest-bearing deposits	0.06	0.21	11	0.32	0.53	27	1.03	1.10	46	0.74	0.81	49	0.41	0.49	44
Time deposits of \$250K or more	0.80	0.66	68	1.50	1.42	55	1.42	1.96	12	1.11	1.44	22			
Time deposits < \$250K	0.43	0.62	25	1.32	1.36	47	2.08	1.82	64	1.59	1.29	69			
Other domestic deposits	0.04	0.15	11	0.24	0.36	32	0.90	0.93	51	0.66	0.67	56			
Foreign deposits	0.04	0.14	37	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78	0.45	0.51	43
Federal funds purchased and repos	0.06	0.17	25	0.40	0.62	38	1.94	1.86	53	1.71	1.51	56	0.59	0.94	35
Other borrowed funds and trading liabilities	2.05	1.27	79	2.20	1.50	85	2.91	2.38	79	2.52	2.28	64	2.10	1.77	75
All interest-bearing funds	0.38	0.37	60	0.67	0.74	49	1.39	1.49	47	1.17	1.19	58	0.80	0.82	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017												
Non-interest Income and Expenses																	
Total non-interest income	3,122,301	2,695,232	3,431,835	2,778,159	3,179,017												
Fiduciary activities income	372,148	337,011	315,208	269,370	247,010												
Service charges on deposit accounts - domestic	617,273	570,169	582,662	567,194	573,066												
Trading revenue.....	285,745	419,258	289,215	174,743	214,055												
Investment banking fees and commissions.....	373,913	318,393	245,760	231,897	212,381												
Insurance activities revenue.....	25,212	33,967	35,500	34,814	21,805												
Venture capital revenue.....	81,208	74,737	65,060	62,900	36,093												
Net servicing fees	107,534	-306,522	-110,353	129,940	83,595												
Net securitization income	0	0	0	0	31												
Net gains (losses) on sales of loans, OREO, other assets.....	455,039	21,831	128,001	49,419	7,962												
Other non-interest income.....	804,229	1,226,388	1,880,782	1,257,882	1,783,019												
Total overhead expenses	4,769,758	4,712,374	4,647,128	3,924,855	3,988,674												
Personnel expense.....	2,641,124	2,608,406	2,435,220	2,137,353	2,011,606												
Net occupancy expense.....	449,999	480,756	460,967	415,151	411,863												
Goodwill impairment losses	0	0	0	0	0												
Amortization expenses and impairment loss (other intangible assets).....	43,586	47,858	44,911	4,757	2,061												
Other operating expenses.....	1,635,049	1,575,354	1,706,030	1,367,594	1,563,144												
Fee income on mutual funds and annuities.....	59,463	60,205	57,533	56,571	62,050												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0												
Number of equivalent employees	19,112	19,872	19,869	17,437	18,125												
Average personnel expense per employee.....	138.19	131.26	122.56	122.58	110.99												
Average assets per employee.....	10,699.41	9,652	8,210.01	8,196.83	7,741.46												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	1.90	2.17	48	2.23	2.02	60	1.68	2.72	45	2.04	3.08	46	1.95	2.85	45		
Overhead expenses / Net Interest Income + non-interest income	60.19	59.28	49	62.51	62.28	55	56.02	61.29	30	56.31	60.88	25	56.77	63.61	22		
Percent of Average Assets																	
Total overhead expense	2.33	2.17	64	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57	2.84	2.72	56		
Personnel expense.....	1.29	1.21	64	1.36	1.30	58	1.49	1.41	58	1.50	1.44	54	1.43	1.42	55		
Net occupancy expense.....	0.22	0.23	45	0.25	0.26	48	0.28	0.28	56	0.29	0.28	56	0.29	0.29	55		
Other operating expenses.....	0.82	0.72	74	0.85	0.94	60	1.07	0.97	73	0.96	0.97	62	1.12	1	70		
Overhead less non-interest income	0.81	1.10	20	1.05	1.25	34	0.75	1.32	15	0.80	1.38	12	0.58	1.34	11		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	60.10	58.83	49	62.41	61.82	58	55.91	60.64	33	56.18	60.37	28	56.56	62.73	23		
Personnel expense.....	33.28	32.93	45	34.54	32.36	62	29.30	32.39	30	30.59	32.51	35	28.53	32.93	25		
Net occupancy expense.....	5.67	6.23	38	6.37	6.58	46	5.55	6.52	30	5.94	6.48	34	5.84	6.70	33		
Other operating expenses.....	21.15	19.18	66	21.50	22.28	62	21.06	21.20	59	19.64	20.90	46	22.20	22.41	55		
Total non-interest income	39.34	27.67	79	35.69	28.83	68	41.29	29.23	77	39.76	28.50	78	45.08	31.08	80		
Fiduciary activities income	4.69	2.20	79	4.46	2.09	81	3.79	1.97	76	3.86	2.14	78	3.50	2.38	71		
Service charges on domestic deposit accounts	7.78	3.27	96	7.55	3.27	96	7.01	3.88	88	8.12	4.15	92	8.13	4.28	92		
Trading revenue.....	3.60	0.62	89	5.55	1.28	89	3.48	1.18	85	2.50	0.85	86	3.04	0.90	86		
Investment banking fees and commissions.....	4.71	2.58	80	4.22	2.46	80	2.96	3.54	68	3.32	3.42	74	3.01	3.62	73		
Insurance activities revenue.....	0.32	0.36	68	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76	0.31	0.55	65		
Venture capital revenue.....	1.02	0.04	94	0.99	0.01	96	0.78	0.02	95	0.90	0.02	95	0.51	0.01	96		
Net servicing fees	1.35	0.60	82	-4.06	0.01	1	-1.33	0.28	4	1.86	0.65	85	1.19	0.60	76		
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	87		
Net gain (loss) - sales of loans, OREO, and other assets	5.73	3.30	78	0.29	3.92	22	1.54	1.86	54	0.71	1.61	45	0.11	1.67	21		
Other non-interest income.....	10.13	9.27	65	16.24	9.65	83	22.63	10.04	89	18	9.86	88	25.29	10.77	92		
Overhead less non-interest income	20.76	30.52	21	26.71	31.93	31	14.62	31.06	14	16.41	31.46	12	11.48	31.19	9		
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.17	21.18	46	20.43	18.63	57	21.45	20.56	56	20.58	19.04	60	20.62	32.99	19		
Applicable income tax + TE / Pretax net operating income + TE	21.52	22.67	29	21.12	21.18	41	21.98	23.23	39	21.16	21.56	38	21.54	37.95	15		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	38,941,186	40,718,886	38,950,313	33,094,887	33,345,939	-4.37	14.82
Commercial and industrial loans	43,503,325	45,052,552	45,717,123	38,231,863	36,089,591	-3.44	21.15
Loans to individuals	21,426,386	18,612,883	16,848,906	13,885,838	13,010,076	15.12	64.06
Loans to depository institutions and acceptances of other banks	16,160	37,593	11,560	0	0	-57.01	-19.35
Agricultural loans	27,243	22,274	19,753	36,378	44,002	22.31	-48.77
Other loans and leases	12,550,468	9,078,530	9,409,796	10,616,277	9,972,609	38.24	26.87
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	116,464,768	113,522,718	110,957,451	95,865,243	92,462,217	2.59	25.43
Less: Allowance for loan and lease losses	1,892,294	2,452,886	1,201,640	1,102,979	1,195,797	-22.85	50.97
Net loans and leases	114,572,474	111,069,832	109,755,811	94,762,264	91,266,420	3.15	25.08
Debt securities that reprice or mature in over 1 year	31,453,549	30,901,135	30,242,075	27,634,880	24,890,998	1.79	23.14
Mutual funds and equity securities	111,555	96,985	86,534	88,504	69,461	15.02	23.04
Subtotal	146,137,578	142,067,952	140,084,420	122,485,648	116,226,879	2.86	24.66
Interest-bearing bank balances	34,572,391	33,398,587	1,950,058	1,824,695	2,751,291	3.51	1159.36
Federal funds sold and reverse repos	0	0	0	0	2,150		-100.00
Debt securities that reprice or mature within 1 year	6,144,163	6,096,685	5,246,017	4,659,178	6,270,474	0.78	23.71
Trading assets	3,016,200	2,700,437	1,807,340	1,385,098	1,312,334	11.69	222.20
Total earning assets	189,870,332	184,263,661	149,087,835	130,354,619	126,563,128	3.04	50.83
Non-interest-bearing cash and due from depository institutions	2,993,503	3,151,048	3,287,779	2,688,643	2,520,194	-5.00	25.08
Premises, fixed assets, and leases	2,324,534	2,273,000	2,220,802	1,603,393	1,761,482	2.27	25.59
Other real estate owned	23,593	20,809	54,485	37,471	44,954	13.38	-65.63
Investment in unconsolidated subsidiaries	1,617	1,603	14,143	42,265	220,971	0.87	-99.61
Intangible and other assets	15,902,307	14,969,812	14,704,125	11,342,964	11,082,681	6.23	37.55
Total assets	211,115,886	204,679,933	169,369,169	146,069,355	142,193,410	3.14	48.49
Quarterly average assets	208,264,254	201,412,181	168,037,465	145,096,159	140,799,967	3.40	47.40
Average loans and leases (YTD)	114,114,812	114,416,436	107,749,666	93,862,860	92,728,631	-0.26	20.99
Memoranda							
Loans held-for-sale	4,414,814	4,741,250	1,399,586	599,975	492,149	-6.89	487.80
Loans not held-for-sale	112,049,954	108,781,468	109,557,865	95,265,268	91,970,068	3.00	21.66
Real estate loans secured by 1–4 family	24,533,073	25,186,950	23,568,696	21,869,364	22,465,000	-2.60	8.09
Commercial real estate loans	14,354,157	15,465,258	15,298,162	11,146,207	10,780,002	-7.18	28.77
Construction and land development	4,638,291	5,222,440	4,809,068	4,502,886	4,639,839	-11.19	2.94
Multifamily	995,955	1,046,260	1,112,947	548,908	418,367	-4.81	165.17
Nonfarm nonresidential	8,719,911	9,196,558	9,376,147	6,094,413	5,721,796	-5.18	39.17
Real estate loans secured by farmland	53,584	66,678	82,252	74,794	83,318	-19.64	-10.75
Total investment securities	37,709,267	37,094,805	35,574,626	32,382,562	31,230,933	1.66	23.23
U.S. Treasury securities	86,051	77,525	75,311	97,106	97,750	11.00	-81.80
US agency securities (excluding mortgage-backed securities)	0	0	0	0	67		-100.00
Municipal securities	24,080	26,533	32,829	17,810	66,008	-9.25	-65.51
Mortgage-backed securities	32,212,242	33,716,968	33,174,193	30,164,500	28,779,380	-4.46	15.98
Asset-backed securities	5,273,334	3,174,785	2,203,759	2,012,840	2,196,364	66.10	160.77
Other debt securities	2,005	2,009	2,000	1,802	21,903	-0.20	-97.87
Mutual funds and equity securities	111,555	96,985	86,534	88,504	69,461	15.02	23.04
Available-for-sale securities	37,591,434	36,988,782	35,472,842	32,278,118	31,208,964	1.63	22.95
U.S. Treasury securities	86,051	77,525	75,311	97,106	97,750	11.00	-81.80
US agency securities (excluding mortgage-backed securities)	0	0	0	0	67		-100.00
Municipal securities	17,802	17,495	17,579	1,870	44,039	1.75	-60.73
Mortgage-backed securities	32,212,242	33,716,968	33,174,193	30,164,500	28,779,380	-4.46	15.98
Asset-backed securities	5,273,334	3,174,785	2,203,759	2,012,840	2,196,364	66.10	160.77
Other debt securities	2,005	2,009	2,000	1,802	21,903	-0.20	-97.87
Mutual funds and equity securities	0	0	0	0	69,461		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)	1,169,115	2,530,510	1,061,956	-298,432	176,913	-53.80	633.41
Structured notes, fair value	0	0	0	0	0		
Pledged securities	10,659,937	10,441,474	7,514,340	6,439,219	7,784,686	2.09	5.93

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	65,445,809	12,692,629	9,330,450	7,584,125	8,751,184	415.62	634.07
NOW, ATS and transaction accounts	48,870,184	4,996,422	3,692,787	4,306,327	2,760,711	878.10	1637.49
Time deposits less brokered deposits < \$250K	767,933	-558,770	2,858,041	2,758,751	512,908		
MMDA and other savings accounts	52,490,546	136,478,713	105,186,047	90,151,525	85,420,810	-61.54	-38.67
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	167,574,472	153,608,994	121,067,325	104,800,728	97,445,613	9.09	67.86
Time deposits of \$250K or more	200,045	257,761	743,694	638,650	1,319,496	-22.39	
Foreign deposits	121,423	143,135	220,537	240,351	484,420	-15.17	-80.78
Federal funds purchased and repos	824,660	979,213	728,719	2,226,694	719,302	-15.78	4.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,951,973	3,682,521	3,002,056	3,390,067	5,372,439	-46.99	-44.70
Other borrowings w/remaining maturity over 1 year	7,235,853	8,649,574	9,457,742	8,522,265	9,643,003	-16.34	-26.60
Brokered deposits < \$250K	1,786,536	5,349,907	5,337,356	3,519,498	4,345,318	-66.61	
Noncore funding	12,120,490	19,062,111	19,490,104	18,537,525	21,883,978	-36.42	-34.64
Trading liabilities	2,086,529	1,304,363	718,071	836,101	462,321	59.97	285.59
Subordinated notes and debentures + trust preferred securities	3,069,226	3,154,450	3,052,395	2,784,750	3,354,741	-2.70	-20.80
Other liabilities	4,054,845	4,438,805	3,838,482	2,860,530	2,661,622	-8.65	28.66
Total liabilities	188,905,562	181,568,723	148,166,377	129,819,634	125,808,275	4.04	49.99
Equity Capital							
Perpetual preferred stock (including surplus)	2,116,137	2,116,137	1,769,603	1,331,122	1,331,122	0.00	58.97
Common stock	2,051,042	2,051,042	2,051,042	2,051,042	2,051,042	0.00	0.00
Common surplus	3,623,594	3,635,222	3,598,730	2,871,390	2,790,142	-0.32	31.47
Retained earnings	20,235,665	18,383,883	18,315,160	16,578,417	15,122,166	10.07	50.55
Accumulated other comprehensive income	1,207,405	2,600,571	1,192,002	-111,908	72,561	-53.57	1942.26
Other equity capital components	-7,023,699	-5,675,799	-5,723,922	-6,470,542	-5,001,662		
Total holding company equity capital	22,210,144	23,111,056	21,202,615	16,249,521	16,365,371	-3.90	37.05
Noncontrolling (minority) interest in subsidiaries	180	154	177	200	19,764	16.88	-99.33
Total equity capital, including minority interest	22,210,324	23,111,210	21,202,792	16,249,721	16,385,135	-3.90	36.83
Total liabilities and capital	211,115,886	204,679,933	169,369,169	146,069,355	142,193,410	3.14	48.49
Memoranda							
Non-interest-bearing deposits	65,445,809	57,989,900	36,275,002	32,479,936	35,707,456	12.86	81.01
Interest-bearing deposits	104,236,667	101,369,897	91,093,910	76,719,291	67,887,391	2.83	53.20
Total deposits	169,682,476	159,359,797	127,368,912	109,199,227	103,594,847	6.48	62.85
Long-term debt that reprices within 1 year	0	300,104	598,962	848,275	550,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,111,056	21,202,615	16,249,521	16,365,371	16,205,532		
Accounting restatements	0	-471,967	10,136	-162,822	0		
Net income	2,769,569	1,426,848	2,511,689	2,192,730	2,194,309		
Net sale of new perpetual preferred stock	0	346,550	438,480	0	0		
Net sale of new common stock	31,669	82,487	76,883	64,414	68,792		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,393,000	0	1,763,025	1,453,340	1,605,000		
Changes incident to business combinations	0	0	3,158,732	0	0		
Less: Dividends declared	915,984	884,032	783,712	574,452	511,701		
Change in other comprehensive income	-1,393,166	1,408,569	1,303,911	-182,380	13,439		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-14	0	0	0		
Holding company equity capital, ending balance	22,210,144	23,111,056	21,202,615	16,249,521	16,365,371		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	18.45	36.25	16	19.89	36.22	20	23	37.78	25	22.66	37.19	22	23.45	35.54	24
Commercial and industrial loans	20.61	10.76	89	22.01	13.52	89	26.99	12.02	95	26.17	12.85	92	25.38	12.62	91
Loans to individuals	10.15	3.36	86	9.09	3.40	86	9.95	4.20	81	9.51	4.31	81	9.15	4.47	79
Loans to depository institutions and acceptances of other banks	0.01	0.02	79	0.02	0.03	82	0.01	0.04	69	0	0.05	28	0	0.06	25
Agricultural loans.....	0.01	0.18	37	0.01	0.19	34	0.01	0.24	37	0.02	0.30	45	0.03	0.21	50
Other loans and leases.....	5.94	4.47	67	4.44	4.63	58	5.56	5.01	58	7.27	5	68	7.01	5.10	66
Net loans and leases.....	54.27	58.67	35	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36	64.18	62.73	39
Debt securities over 1 year.....	14.90	19.46	34	15.10	15.55	48	17.86	14.60	65	18.92	14.63	73	17.51	14.83	64
Mutual funds and equity securities	0.05	0.06	65	0.05	0.05	62	0.05	0.06	64	0.06	0.06	63	0.05	0.06	54
Subtotal	69.22	79.22	16	69.41	78.16	17	82.71	79.65	39	83.85	79.97	45	81.74	79.31	37
Interest-bearing bank balances	16.38	8.50	87	16.32	7.51	90	1.15	3.06	30	1.25	3.04	35	1.93	3.46	43
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	47
Debt securities 1 year or less	2.91	1.56	83	2.98	1.68	81	3.10	1.91	78	3.19	1.96	77	4.41	1.86	84
Trading assets	1.43	0.49	88	1.32	1.01	80	1.07	1.19	77	0.95	1.33	78	0.92	1.34	76
Total earning assets.....	89.94	91.77	30	90.03	91.05	37	88.03	89.53	30	89.24	89.74	44	89.01	89.84	37
Non-interest cash and due from depository institutions.....	1.42	0.82	90	1.54	1.07	89	1.94	1.14	94	1.84	1.21	84	1.77	1.22	83
Other real estate owned.....	0.01	0.01	66	0.01	0.02	47	0.03	0.03	62	0.03	0.04	51	0.03	0.05	47
All other assets.....	8.65	7.35	64	8.44	7.82	59	10.03	9.27	63	8.92	8.98	49	9.22	8.86	56
Memoranda															
Short-term investments	19.29	11.47	82	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49	6.35	8.69	56
U.S. Treasury securities.....	0.04	1.47	29	0.04	0.84	43	0.04	1.03	38	0.07	1.04	44	0.07	1.02	42
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	22
Municipal securities	0.01	1.73	16	0.01	1.69	20	0.02	1.34	23	0.01	1.62	21	0.05	1.60	26
Mortgage-backed securities	15.26	14.14	58	16.47	11.75	72	19.59	11.44	88	20.65	11.13	90	20.24	11.06	89
Asset-backed securities	2.50	0.50	88	1.55	0.32	89	1.30	0.28	88	1.38	0.33	86	1.54	0.30	89
Other debt securities	0	0.53	19	0	0.42	21	0	0.39	20	0	0.41	21	0.02	0.38	39
Loans held-for-sale.....	2.09	0.55	90	2.32	0.52	91	0.83	0.39	78	0.41	0.30	70	0.35	0.33	66
Loans held for investment	53.08	58.06	32	53.15	61.72	20	64.69	63.50	39	65.22	63.93	40	64.68	62.63	42
Real estate loans secured by 1–4 family	11.62	11.46	54	12.31	11.91	52	13.92	13.29	54	14.97	13.46	56	15.80	13.44	58
Revolving	1.79	1.42	62	2.32	1.66	65	3.24	2.07	71	3.98	2.27	75	4.48	2.40	80
Closed-end, secured by first liens	9.78	9.67	58	9.89	9.81	53	10.53	10.69	50	10.85	10.57	52	11.18	10.35	57
Closed-end, secured by junior liens	0.06	0.17	34	0.09	0.22	36	0.15	0.28	42	0.14	0.31	38	0.14	0.34	34
Commercial real estate loans	6.80	22.69	14	7.56	22.22	17	9.03	22.23	23	7.63	21.58	20	7.58	19.88	22
Construction and land development.....	2.20	3.34	40	2.55	3.40	44	2.84	3.44	50	3.08	3.51	50	3.26	3.25	55
Multifamily.....	0.47	3.57	12	0.51	3.12	12	0.66	3.01	17	0.38	2.72	15	0.29	2.54	15
Nonfarm nonresidential	4.13	14.57	15	4.49	14.72	18	5.54	14.69	23	4.17	14.44	19	4.02	13.30	20
Real estate loans secured by farmland.....	0.03	0.30	41	0.03	0.33	38	0.05	0.36	43	0.05	0.41	44	0.06	0.32	49

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	33.44	61.05	14	35.87	57.15	19	35.10	57.46	20	34.52	56.49	18	36.06	54.84	20
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.06	19.86	51	22.19	19.43	59	21.24	20.75	50	22.81	21.10	56	24.30	21.45	55
Real estate loans secured by 1–4 family.....	3.24	2.43	63	4.19	2.64	72	4.95	3.15	73	6.07	3.50	79	6.90	3.77	81
Revolving	17.83	17.24	54	18	16.59	58	16.29	17.39	45	16.74	17.39	47	17.40	17.41	55
Closed-end.....	12.32	37.86	12	13.62	34.63	17	13.79	33.52	19	11.63	32.14	14	11.66	29.99	16
Construction and land development.....	3.98	5.65	45	4.60	5.26	50	4.33	5.09	49	4.70	5.20	52	5.02	4.90	57
1–4 family.....	0.20	1.18	31	0.35	0.93	37	0.48	0.94	46	0.55	1.02	45	0.53	0.89	47
Other	3.78	4.40	46	4.25	4.19	55	3.86	4.02	54	4.15	4.05	56	4.49	3.90	61
Multifamily.....	0.86	5.78	9	0.92	4.96	12	1	4.69	14	0.57	4.10	10	0.45	3.84	12
Nonfarm nonresidential	7.49	24.56	14	8.10	22.93	17	8.45	22.15	18	6.36	21.40	15	6.19	20.03	16
Owner-occupied.....	4.30	8.29	32	4.44	7.68	31	4.56	7.72	34	3.77	8.03	30	3.90	7.58	33
Other.....	3.19	15.94	6	3.66	14.95	8	3.89	14.34	10	2.59	13.38	10	2.28	12.45	12
Real estate loans secured by farmland.....	0.05	0.54	41	0.06	0.54	42	0.07	0.55	43	0.08	0.63	46	0.09	0.51	48
Loans to depository institutions and acceptances of other banks.....	0.01	0.04	78	0.03	0.06	79	0.01	0.11	68	0	0.12	28	0	0.17	25
Commercial and industrial loans	37.35	18.86	91	39.69	22.17	91	41.20	19.53	92	39.88	20.32	90	39.03	20.53	88
Loans to individuals	18.40	6.24	85	16.40	6.13	84	15.19	7.13	80	14.48	7.36	79	14.07	7.61	77
Credit card loans	1.52	0.53	86	1.77	0.65	86	2.28	0.81	87	2.58	1.02	87	2.49	1.12	86
Agricultural loans.....	0.02	0.34	35	0.02	0.32	36	0.02	0.37	38	0.04	0.46	43	0.05	0.33	48
Other loans and leases.....	10.78	8.75	67	8	9.09	60	8.48	9.85	55	11.07	9.66	64	10.79	10.32	62
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	212.89	391.81	16	218.71	381.27	21	231.60	391.26	25	221.11	379.80	25	221.66	366.85	25
Real estate loans secured by 1–4 family.....	134.12	126.06	57	135.29	125.03	53	140.14	138.18	52	146.11	137.84	54	149.33	138.55	53
Revolving	20.62	15.44	65	25.54	17.42	67	32.66	21.26	68	38.88	23.33	72	42.39	25.05	77
Closed-end.....	113.49	108.85	56	109.75	106.14	54	107.48	115.20	47	107.23	112.79	51	106.94	111.69	48
Commercial real estate loans	78.47	245.88	16	83.07	234.65	20	90.96	229.44	22	74.47	219.72	20	71.66	204.45	20
Construction and land development.....	25.36	35.95	43	28.05	35.62	44	28.59	34.95	49	30.08	35.36	50	30.84	32.91	52
1–4 family.....	1.27	7.42	30	2.13	6.34	38	3.16	6.61	44	3.53	7.04	44	3.25	6.16	46
Other	24.09	28.11	46	25.92	28.16	50	25.44	27.32	51	26.56	27.26	50	27.59	26.01	54
Multifamily.....	5.44	38.66	11	5.62	32.74	12	6.62	31.04	16	3.67	27.85	11	2.78	25.95	13
Nonfarm nonresidential	47.67	158.05	14	49.40	155.06	17	55.75	152.10	20	40.72	147.22	18	38.03	137.03	19
Owner-occupied.....	27.39	52.99	30	27.05	52.37	28	30.08	53.07	33	24.12	54.89	29	23.99	51.62	32
Other	20.28	102.54	10	22.35	100.54	14	25.67	97.41	17	16.60	91.80	14	14.04	84.09	15
Real estate loans secured by farmland.....	0.29	3.22	41	0.36	3.44	39	0.49	3.60	42	0.50	4.02	44	0.55	3.31	49
Loans to depository institutions and acceptances of other banks.....	0.09	0.21	80	0.20	0.28	83	0.07	0.44	69	0	0.54	28	0	0.68	25
Commercial and industrial loans	237.83	114.45	92	241.99	139.91	91	271.84	122.02	95	255.44	128.82	93	239.90	126.55	91
Loans to individuals	117.13	34.55	86	99.97	37.47	86	100.18	43.51	80	92.77	42.67	82	86.48	44.83	74
Credit card loans	9.65	2.77	87	10.77	3.30	87	15.05	4.34	87	16.50	5.31	88	15.28	5.73	87
Agricultural loans.....	0.15	1.86	38	0.12	1.88	35	0.12	2.18	37	0.24	2.72	44	0.29	1.88	49
Other loans and leases.....	68.61	51.06	70	48.76	49.54	60	55.95	52.44	60	70.93	51.79	66	66.29	52.78	64
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.81	30.07	9	10.90	27.32	12	10.90	26.45	15	9.62	24.79	15	9.42	23.09	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	62.47	195.33	13	66.44	183.76	17	71.93	178.57	22	61.64	167.93	19	57.87	156.17	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	89.86	252.85	14	93.49	240.85	18	102.01	236.10	22	85.76	225.98	21	81.87	210.40	22

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	80,764,985	74,581,676	75,793,142	70,447,044	68,154,752
Commit: Secured commercial real estate loans	3,968,410	4,282,041	4,340,017	4,191,939	3,969,286
Commit: Unsecured real estate loans	1,351,691	1,370,272	1,119,316	776,320	605,827
Credit card lines (reported semiannually, June/Dec)	11,465,725	11,299,606	15,748,031	16,958,497	17,593,286
Securities underwriting	0	0	27,834	0	0
Standby letters of credit	1,955,149	1,978,599	2,146,881	2,025,801	2,180,203
Commercial and similar letters of credit	5,497	13,680	4,295	18,664	8,199
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,779,874	3,396,306	3,943,656	4,002,526	2,838,130
Credit derivatives - notional amount (holding company as beneficiary)	1,643,093	1,465,938	1,365,147	703,816	588,214
Credit derivative contracts w/ purchased credit protection-investment grade	2,123,691	1,527,442	1,861,483	1,998,183	1,470,821
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,656,184	1,868,863	2,082,173	2,004,343	1,367,308
Derivative Contracts					
Interest rate futures and forward contracts	2,225,961	2,920,157	2,950,654	1,043,542	1,309,925
Written options contracts (interest rate)	10,441,512	10,381,110	8,508,425	5,539,703	5,037,918
Purchased options contracts (interest rate)	18,813,057	17,208,103	15,919,949	12,605,441	6,864,237
Interest rate swaps	81,512,896	82,870,063	65,986,363	57,672,162	47,136,572
Futures and forward foreign exchange	4,449,313	3,954,095	4,882,815	5,281,008	4,123,519
Written options contracts (foreign exchange)	3,681,204	1,098,567	599,693	855,961	523,658
Purchased options contracts (foreign exchange)	3,681,204	1,100,367	604,885	878,639	523,660
Foreign exchange rate swaps	11,224,060	8,333,309	7,887,716	5,841,397	7,199,457
Commodity and other futures and forward contracts	1,599,349	1,268,975	1,016,352	971,729	951,867
Written options contracts (commodity and other)	2,146,512	1,041,188	1,419,855	910,821	678,650
Purchased options contracts (commodity and other)	2,159,344	1,041,332	1,421,382	923,761	699,264
Commodity and other swaps	10,015,181	7,998,833	7,749,971	5,878,562	3,715,238

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	38.26	22.78	87	36.44	22.01	85	44.75	23.52	90	48.23	24.05	92	47.93	24.03	91
Standby letters of credit	0.93	0.65	74	0.97	0.71	73	1.27	0.84	76	1.39	0.92	77	1.53	0.96	79
Commercial and similar letters of credit	0	0.02	49	0.01	0.02	56	0	0.02	47	0.01	0.02	57	0.01	0.03	41
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	1.79	0.24	94	1.66	0.35	92	2.33	0.42	92	2.74	0.52	93	2	0.30	93
Credit derivatives - notional amount (holding company as beneficiary)	0.78	0.18	90	0.72	0.30	85	0.81	0.52	87	0.48	0.75	83	0.41	0.55	82
Credit derivative contracts w/ purchased credit protection-investment grade	1.01	0.18	88	0.75	0.25	84	1.10	0.30	88	1.37	0.52	90	1.03	0.19	90
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.78	0.13	88	0.91	0.30	88	1.23	0.45	88	1.37	0.69	88	0.96	0.59	88
Derivative contracts	71.97	46.30	83	68.02	48.62	82	70.23	68.47	77	67.37	65.81	79	55.39	75.35	74
Interest rate contracts	53.52	32.46	85	55.39	34.36	81	55.13	47.31	77	52.62	43.84	78	42.44	53.66	72
Interest rate futures and forward contracts	1.05	3.25	67	1.43	6.21	62	1.74	10.67	69	0.71	11.40	62	0.92	13.82	64
Written options contracts (interest rate)	4.95	1.41	90	5.07	2.18	87	5.02	2.47	87	3.79	2.16	84	3.54	2.60	80
Purchased options contracts (interest rate)	8.91	1.31	92	8.41	1.46	90	9.40	2.65	86	8.63	2.32	89	4.83	2.37	84
Interest rate swaps	38.61	20.49	84	40.49	20.83	83	38.96	28.86	80	39.48	26.74	83	33.15	25.60	80
Foreign exchange contracts	10.91	6.30	88	7.08	6.01	86	8.25	10.12	86	8.80	10.92	89	8.70	9.40	88
Futures and forward foreign exchange contracts	2.11	3.78	81	1.93	3.47	79	2.88	5.23	82	3.62	5.22	84	2.90	4.53	82
Written options contracts (foreign exchange)	1.74	0.04	94	0.54	0.03	93	0.35	0.05	89	0.59	0.14	92	0.37	0.06	91
Purchased options contracts (foreign exchange)	1.74	0.04	94	0.54	0.04	93	0.36	0.08	89	0.60	0.13	93	0.37	0.06	91
Foreign exchange rate swaps	5.32	0.76	92	4.07	0.77	91	4.66	2.03	90	4	2.17	90	5.06	2.34	91
Equity, commodity, and other derivative contracts	7.54	0.92	90	5.55	1.86	89	6.85	3.32	86	5.95	4.08	86	4.25	3.81	85
Commodity and other futures and forward contracts	0.76	0.07	92	0.62	0.14	89	0.60	0.19	88	0.67	0.25	89	0.67	0.30	87
Written options contracts (commodity and other)	1.02	0.32	89	0.51	0.52	86	0.84	0.98	84	0.62	1.48	84	0.48	1.21	78
Purchased options contracts (commodity and other)	1.02	0.21	90	0.51	0.37	86	0.84	0.94	86	0.63	1.29	85	0.49	1.12	80
Commodity and other swaps	4.74	0.31	93	3.91	0.32	93	4.58	0.38	92	4.02	0.40	94	2.61	0.29	90
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	70.78	44.98	79	65.18	42.82	80	70.34	45.53	79	75.05	44.93	80	73.50	46.60	80

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	151,949,593	139,216,099	118,948,060	98,402,726	78,763,965
Interest rate contracts	112,993,426	113,379,433	93,365,391	76,860,848	60,348,652
Foreign exchange contracts	23,035,781	14,486,338	13,975,109	12,857,005	12,370,294
Equity, commodity, and other contracts	15,920,386	11,350,328	11,607,560	8,684,873	6,045,019
Derivatives Position					
Futures and forwards	8,274,623	8,143,227	8,849,821	7,296,279	6,385,311
Written options	16,269,228	12,520,865	10,527,973	7,306,485	6,240,226
Exchange-traded	79,580	33,593	68,760	27,101	122,400
Over-the-counter	16,189,648	12,487,272	10,459,213	7,279,384	6,117,826
Purchased options	24,653,605	19,349,802	17,946,216	14,407,841	8,087,161
Exchange-traded	103,199	94,887	110,430	58,300	231,300
Over-the-counter	24,550,406	19,254,915	17,835,786	14,349,541	7,855,861
Swaps	102,752,137	99,202,205	81,624,050	69,392,121	58,051,267
Held for trading	108,368,359	98,428,007	92,760,762	70,803,524	56,344,872
Interest rate contracts	72,956,834	76,179,354	70,260,376	51,435,305	39,849,727
Foreign exchange contracts	23,035,781	14,486,338	13,975,109	12,857,005	12,370,294
Equity, commodity, and other contracts	12,375,744	7,762,315	8,525,277	6,511,214	4,124,851
Non-traded	43,581,234	40,788,092	26,187,298	27,599,202	22,419,093
Interest rate contracts	40,036,592	37,200,079	23,105,015	25,425,543	20,498,925
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	3,544,642	3,588,013	3,082,283	2,173,659	1,920,168
Derivative contracts (excluding futures and FX 14 days or less)	135,222,572	130,365,231	109,617,347	93,071,191	73,503,026
One year or less	33,022,917	33,887,339	24,085,320	22,192,430	22,488,021
Over 1 year to 5 years	81,972,838	79,400,094	63,323,996	48,038,029	42,034,220
Over 5 years	20,226,817	17,077,798	22,208,031	22,840,732	8,980,785
Gross negative fair value (absolute value)	2,004,651	1,063,564	732,200	865,548	596,585
Gross positive fair value	2,907,756	2,918,821	1,672,349	1,113,619	822,540
Held for trading	2,238,869	1,923,587	1,032,393	726,966	450,001
Non-traded	668,887	995,234	639,956	386,653	372,539
Current credit exposure on risk-based capital derivative contracts	2,873,669	2,840,872	1,619,912	1,020,986	776,611
Credit losses on derivative contracts	616	789	-513	72	1,618
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	74.36	94.17	12	81.44	94.10	16	78.49	93.44	18	78.11	92.91	13	76.62	92.20	13
Foreign exchange contracts	15.16	3.47	86	10.41	3.49	85	11.75	3.20	85	13.07	3.39	84	15.71	3.53	87
Equity, commodity, and other contracts	10.48	1.14	92	8.15	1.17	91	9.76	1.64	90	8.83	1.93	87	7.67	1.94	87
Futures and forwards	5.45	11.16	51	5.85	14.05	45	7.44	13.49	52	7.41	12.78	53	8.11	13.23	53
Written options	10.71	6.28	75	8.99	8.18	65	8.85	5.91	73	7.43	6.60	65	7.92	6.68	69
Exchange-traded	0.05	0.12	86	0.02	0.14	82	0.06	0.15	85	0.03	0.23	80	0.16	0.27	83
Over-the-counter	10.65	5.96	75	8.97	7.73	68	8.79	5.10	77	7.40	5.49	70	7.77	5.27	73
Purchased options	16.22	3.27	93	13.90	3.42	88	15.09	4.42	83	14.64	4.19	87	10.27	4.73	78
Exchange-traded	0.07	0.12	85	0.07	0.15	81	0.09	0.28	80	0.06	0.32	79	0.29	0.33	80
Over-the-counter	16.16	2.87	93	13.83	2.86	90	14.99	3.35	87	14.58	3.20	90	9.97	3.32	85
Swaps	67.62	74.26	33	71.26	68.76	44	68.62	69.75	41	70.52	70.34	42	73.70	68.94	43
Held for trading	71.32	40.42	60	70.70	43.53	57	77.98	44.16	66	71.95	46.31	55	71.54	46.32	56
Interest rate contracts	48.01	34.15	55	54.72	36.62	55	59.07	37.24	58	52.27	38.40	54	50.59	37.84	51
Foreign exchange contracts	15.16	1.68	91	10.41	1.60	90	11.75	1.60	90	13.07	1.85	89	15.71	2.10	91
Equity, commodity, and other contracts	8.14	0.60	94	5.58	0.68	89	7.17	0.83	93	6.62	1.14	88	5.24	1.01	87
Non-traded	28.68	59.58	39	29.30	56.47	42	22.02	55.84	33	28.05	53.69	44	28.46	53.68	43
Interest rate contracts	26.35	56.71	37	26.72	53.82	40	19.42	52.22	32	25.84	50.60	43	26.03	51.23	43
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	2.33	0.09	95	2.58	0.10	94	2.59	0.13	94	2.21	0.16	93	2.44	0.21	91
Derivative contracts (excluding futures and forex 14 days or less)	88.99	92.53	28	93.64	91.48	40	92.16	93.86	29	94.58	94.47	37	93.32	95.63	34
One year or less	21.73	27.56	57	24.34	32.05	52	20.25	32.17	50	22.55	32.51	53	28.55	31.96	61
Over 1 year to 5 years	53.95	27.01	86	57.03	27.06	92	53.24	30.45	82	48.82	31.16	82	53.37	31.85	84
Over 5 years	13.31	29.89	32	12.27	29.56	31	18.67	28.09	41	23.21	28.71	47	11.40	29.43	26
Gross negative fair value (absolute value)	1.32	0.98	70	0.76	1.55	39	0.62	0.83	46	0.88	0.72	64	0.76	0.69	57
Gross positive fair value	1.91	1.34	77	2.10	2.23	51	1.41	1.19	61	1.13	0.85	76	1.04	0.71	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.12	0.04	88	0.06	0.07	71	0.05	0.06	78	0.06	0.06	84	0.04	0.06	76
Gross positive fair value (X)	0.17	0.05	90	0.17	0.09	86	0.11	0.07	87	0.08	0.06	85	0.06	0.06	81
Held for trading (X)	0.13	0.04	90	0.11	0.07	78	0.07	0.06	81	0.05	0.05	81	0.03	0.05	76
Non-traded (X)	0.04	0.01	91	0.06	0.02	89	0.04	0.01	91	0.03	0.01	91	0.03	0.01	89
Current credit exposure (X)	0.17	0.04	91	0.17	0.06	87	0.10	0.05	83	0.07	0.04	84	0.06	0.04	83
Credit losses on derivative contracts	0	0	92	0	0	89	0	0	0	0	0	92	0.01	0	99
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	1.86	0.46	91	2	0.85	85	1.14	0.73	83	0.83	0.53	83	0.66	0.53	80

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,452,886	1,201,640	1,102,979	1,195,797	1,253,418
Gross losses	344,449	611,081	510,206	449,654	381,479
Write-downs, transfers to loans held-for-sale	0	0	0	2,113	30,887
Recoveries	170,256	140,273	141,263	120,640	83,604
Net losses	174,193	470,808	368,943	329,014	297,875
Provision for loan and lease losses	-385,977	1,078,154	467,611	236,801	260,515
Adjustments	-422	643,900	-7	-605	-20,261
Ending balance	1,892,294	2,452,886	1,201,640	1,102,979	1,195,797
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.19	-0.09	22	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68	0.19	0.16	65
Provision for loan and lease losses / Average loans and leases	-0.34	-0.16	22	0.94	0.82	64	0.43	0.24	81	0.25	0.24	68	0.28	0.28	66
Provision for loan and lease losses / Net loan and lease losses	-221.58	-105.48	30	229	487.86	27	126.74	130.58	57	71.97	134.68	19	87.46	143.18	22
Allowance for loan and lease losses / Total loans and leases not held for sale	1.69	1.23	85	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80	1.30	0.98	81
Allowance for loan and lease losses / Total loans and leases	1.62	1.20	83	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81	1.29	0.96	82
Allowance for loan and lease losses / Net loans and leases losses (X)	10.86	21.39	48	5.21	11.58	34	3.26	8.03	36	3.35	7.54	30	4.01	8.39	42
Allowance for loan and lease losses / Nonaccrual assets	368.41	364.13	65	291.83	299.17	63	191.78	218.72	63	303.24	214.03	78	269.84	178.03	84
ALLL / 90+ days past due + nonaccrual loans and leases	193.18	287.08	34	185.11	244.34	42	118.06	151.73	46	169.28	160.51	66	143.93	136.22	65
Gross loan and lease losses / Average loans and leases	0.30	0.19	76	0.53	0.34	79	0.47	0.28	80	0.48	0.30	84	0.41	0.33	77
Recoveries / Average loans and leases	0.15	0.08	84	0.12	0.07	82	0.13	0.08	83	0.13	0.09	75	0.09	0.09	54
Net losses / Average loans and leases	0.15	0.11	67	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82	0.32	0.24	78
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	84	0.03	0	90
Recoveries / Prior year-end losses	27.86	34.67	48	27.49	33.98	44	31.42	36.22	52	31.62	41.30	45	18.34	33.49	22
Earnings coverage of net loan and lease losses (X)	17.97	39.72	47	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32	10.18	19.67	45
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	64	0.14	0.04	85	0.05	0.01	85	0.06	0.02	80	0.10	0.02	89
Real estate loans secured by 1–4 family	-0.03	-0.02	32	0.03	0.01	72	0.08	0.01	92	0.08	0.01	90	0.10	0.03	85
Revolving	-0.06	-0.07	31	0.09	0.01	81	0.26	0.02	93	0.16	0.03	87	0.23	0.09	82
Closed-end	-0.02	-0.01	35	0.01	0	69	0.03	0	79	0.05	0.01	85	0.06	0.02	76
Commercial real estate loans	0.09	0.04	77	0.33	0.07	91	0.01	0.01	60	0.02	0.01	69	0.10	0.01	91
Construction and land development	0.03	0	87	0	0	37	0.01	-0.01	81	-0.02	-0.03	38	-0.01	-0.02	43
1–4 family	0	0	88	0	0	86	0.01	0	91	0	-0.01	37	0	0	86
Other	0.03	0	86	-0.01	0	30	0	-0.01	79	-0.02	-0.02	36	-0.01	-0.01	39
Multifamily	0.25	0.01	97	0.05	0	96	-0.01	0	13	-0.02	0	17	-0.01	-0.01	23
Nonfarm nonresidential	0.09	0.05	78	0.56	0.11	92	0.01	0.02	54	0.05	0.02	76	0.20	0.03	94
Owner-occupied	0.14	0.01	97	0.10	0.02	88	0.02	0.01	81	0.04	0.01	83	0.05	0.01	86
Other	-0.04	0.04	4	0.46	0.08	90	-0.01	0.01	14	0.02	0.01	73	0.15	0.01	95
Real estate loans secured by farmland	-0.05	0	12	0	0.02	15	-0.07	0.01	4	-0.86	0	3	0.05	0.01	83
Commercial and industrial loans	0.08	0.17	40	0.46	0.47	57	0.23	0.37	42	0.35	0.31	62	0.31	0.39	53
Loans to individuals	0.53	0.71	52	1.06	1.13	63	1.43	1.17	67	1.29	1.16	62	1.15	1.25	55
Credit card loans	3.97	1.84	90	6.26	2.92	90	5.28	3.11	86	4.09	2.92	78	3.66	2.92	65
Agricultural loans	-0.49	0.02	5	2.62	0.19	94	-3.15	0.08	3	-0.35	0.15	4	-0.24	0.18	1
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.17	0.10	74	0.08	0.15	58	0.03	0.15	45	0	0.14	13	0.03	0.15	43

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	324,578	459,504	458,031	387,949	374,854										
90+ days past due loans and leases	465,901	484,602	391,228	287,839	387,676										
Nonaccrual loans and leases	513,632	840,507	626,568	363,734	443,145										
Total past due and nonaccrual loans and leases	1,304,111	1,784,613	1,475,827	1,039,522	1,205,675										
Restructured 30–89 days past due	29,452	41,318	59,665	68,205	68,782										
Restructured 90+ days past due	92,611	102,602	134,652	120,405	122,241										
Restructured nonaccrual	266,560	429,162	387,529	214,633	208,392										
Total restructured loans and leases	388,623	573,082	581,846	403,243	399,415										
30–89 days past due loans held for sale	21,621	13,057	160	0	1,174										
90+ days past due loans held for sale	139,812	62,226	0	0	0										
Nonaccrual loans held for sale	15,325	6,223	6,873	15,820	5,932										
Total past due and nonaccrual loans held for sale	176,758	81,506	7,033	15,820	7,106										
Restructured loans and leases in compliance	709,995	744,498	793,920	832,138	985,020										
Other real estate owned	23,593	20,809	54,485	37,471	44,954										
Other Assets															
30–89 days past due	0	0	0	0	0										
90+ days past due	0	0	0	0	0										
Nonaccrual	0	0	0	0	0										
Total other assets past due and nonaccrual	0	0	0	0	0										
Percent of Loans and Leases															
30–89 days past due loans and leases	0.28	0.32	54	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52	0.41	0.47	51
90+ days past due loans and leases	0.40	0.10	86	0.43	0.12	86	0.35	0.15	84	0.30	0.17	78	0.42	0.20	78
Nonaccrual loans and leases	0.44	0.46	51	0.74	0.66	62	0.56	0.51	61	0.38	0.54	36	0.48	0.63	39
90+ days past due and nonaccrual loans and leases	0.84	0.62	76	1.17	0.85	78	0.92	0.71	71	0.68	0.75	53	0.90	0.88	61
30–89 days past due restructured	0.03	0.01	86	0.04	0.01	84	0.05	0.01	86	0.07	0.02	87	0.07	0.02	84
90+ days past due restructured	0.08	0	94	0.09	0.01	93	0.12	0.01	94	0.13	0.01	94	0.13	0.01	94
Nonaccrual restructured	0.23	0.10	81	0.38	0.13	91	0.35	0.14	89	0.22	0.16	72	0.23	0.20	62
30–89 days past due loans held for sale	0.02	0	90	0.01	0	93	0	0	78	0	0	37	0	0	80
90+ days past due loans held for sale	0.12	0	96	0.05	0	94	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0.01	0	89	0.01	0.01	81	0.01	0	86	0.02	0	88	0.01	0	80
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.28	0.32	54	0.40	0.40	62	0.41	0.43	56	0.40	0.44	52	0.41	0.47	51
90+ days past due assets	0.40	0.10	86	0.43	0.12	86	0.35	0.15	84	0.30	0.18	78	0.42	0.20	78
Nonaccrual assets	0.44	0.47	51	0.74	0.67	62	0.56	0.53	61	0.38	0.57	35	0.48	0.64	38
30+ days past due and nonaccrual assets	1.12	0.97	68	1.57	1.29	72	1.33	1.19	67	1.08	1.26	51	1.30	1.39	57
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.46	0.36	73	0.65	0.52	72	0.60	0.44	74	0.45	0.48	52	0.58	0.54	63
90+ days past due and nonaccrual assets + other real estate owned	0.48	0.37	73	0.66	0.55	70	0.63	0.48	73	0.47	0.52	48	0.62	0.59	58
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.65	0.41	79	0.85	0.60	77	0.99	0.53	89	0.97	0.60	84	1.17	0.72	88
Allowance for loan and lease losses	72.36	62.64	70	71.33	66.66	63	138.92	115.41	71	128.92	118.28	63	139.17	129.01	65
Equity capital + allowance for loan and lease losses	5.68	3.60	79	6.84	4.97	76	7.45	4.28	84	8.19	4.79	84	9.48	5.78	83
Tier 1 capital + allowance for loan and lease losses	7.29	4.30	83	9.09	6.05	79	9.93	5.65	88	9.50	6.16	80	11.06	7.35	79
Loans and leases + other real estate owned	1.18	0.71	84	1.54	0.97	84	1.50	0.85	88	1.48	0.96	84	1.80	1.15	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30	0.26	63	0.49	0.39	67	0.44	0.38	67	0.56	0.42	74	0.66	0.44	79
	90+ days past due		1.09	0.12	92	0.99	0.16	89	0.84	0.16	88	0.70	0.22	88	1.04	0.26	87
	Nonaccrual.....		0.44	0.52	52	0.74	0.76	59	0.56	0.46	64	0.37	0.57	37	0.43	0.69	37
Commercial and industrial	30–89 days past due		0.11	0.24	34	0.10	0.23	32	0.12	0.31	25	0.05	0.30	14	0.02	0.32	10
	90+ days past due		0.04	0.04	68	0.08	0.03	82	0.02	0.05	54	0.01	0.05	44	0.01	0.05	44
	Nonaccrual.....		0.49	0.57	53	0.91	0.75	67	0.74	0.83	53	0.46	0.76	41	0.68	0.93	45
Individuals	30–89 days past due		0.64	0.63	55	0.92	0.83	61	1.16	0.83	68	1.29	0.84	76	1.11	0.97	60
	90+ days past due		0.12	0.09	72	0.23	0.14	75	0.32	0.17	77	0.35	0.16	80	0.29	0.19	73
	Nonaccrual.....		0.24	0.17	73	0.27	0.28	64	0.22	0.17	65	0.21	0.23	59	0.22	0.24	60
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47		0				0
	90+ days past due		0	0	47	0	0	46	0	0	49		0				0.05
	Nonaccrual.....		0	0	47	0	0	47	0	0	48		0				0
Agricultural	30–89 days past due		0.09	0.07	71	0	0.17	56	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due		2.35	0	99	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.49	0.70	74	0	0.49	24	3.18	0.67	91	2.46	0.75	85	2.35	0.96	82
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0.21	0.12	76	0.49	0.18	82	0.38	0.20	77	0.02	0.17	36	0.03	0.20	41
	90+ days past due		0.01	0.01	77	0.04	0.01	87	0.01	0.01	80	0.02	0.01	81	0	0.02	25
	Nonaccrual.....		0.63	0.09	90	0.85	0.15	91	0.35	0.13	84	0.32	0.14	82	0.24	0.10	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.46	0.46	58	0.63	0.65	63	0.70	0.67	62	0.82	0.71	62	0.94	0.74	68
	90+ days past due	1.68	0.24	90	1.50	0.33	88	1.31	0.31	88	1.04	0.46	84	1.53	0.49	85
	Nonaccrual	0.45	0.71	41	0.59	0.89	36	0.76	0.73	59	0.40	0.86	26	0.45	0.97	29
Revolving	30–89 days past due	0.57	0.28	83	0.69	0.48	72	0.75	0.45	78	0.86	0.50	83	0.75	0.61	72
	90+ days past due	0.01	0.02	75	0	0.03	65	0	0.05	51	0	0.05	25	0	0.07	22
	Nonaccrual	1.78	1.18	80	1.58	1.13	77	1.45	1	77	1.04	1.17	70	0.96	1.17	61
Closed-end	30–89 days past due	0.44	0.49	57	0.62	0.65	59	0.68	0.70	60	0.80	0.75	61	1.01	0.79	71
	90+ days past due	1.99	0.26	91	1.85	0.38	88	1.70	0.35	88	1.42	0.53	85	2.13	0.57	85
Junior lien	30–89 days past due	0.21	0.67	18	0.36	0.87	24	0.55	0.70	48	0.17	0.84	15	0.25	0.96	20
	Nonaccrual	0.01	0.01	63	0.02	0.02	66	0.02	0.02	55	0.03	0.03	68	0.03	0.03	56
	90+ days past due	0	0	85	0.03	0	96	0.01	0	84	0	0	53	0	0	54
	Nonaccrual	0.04	0.03	67	0.04	0.04	51	0.04	0.04	58	0.03	0.06	44	0.05	0.07	51
Commercial real estate	30–89 days past due	0.02	0.15	21	0.24	0.26	63	0.05	0.18	26	0.07	0.17	26	0.09	0.18	29
	90+ days past due	0.06	0.01	92	0.15	0.02	94	0.12	0.03	86	0.05	0.03	78	0.04	0.04	69
	Nonaccrual	0.42	0.38	62	0.94	0.62	73	0.21	0.23	55	0.32	0.28	67	0.40	0.34	63
Construction and development	30–89 days past due	0.04	0.17	50	0.23	0.28	59	0.07	0.28	43	0.12	0.21	46	0.16	0.23	52
	90+ days past due	0.18	0.01	96	0.22	0.01	98	0.10	0.02	88	0.11	0.02	87	0.08	0.03	82
	Nonaccrual	0.09	0.20	59	0.21	0.41	58	0.16	0.20	66	0.18	0.19	64	0.28	0.24	68
1–4 family	30–89 days past due	0	0.02	62	0.01	0.03	59	0	0.06	51	0.01	0.06	56	0.02	0.07	54
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
Other	30–89 days past due	0.01	0.01	72	0.02	0.03	68	0.03	0.02	75	0.02	0.02	67	0.02	0.03	64
	Nonaccrual	0.04	0.13	62	0.22	0.22	67	0.07	0.20	53	0.11	0.13	62	0.14	0.13	66
	90+ days past due	0.18	0	97	0.22	0	98	0.10	0.01	94	0.11	0.02	89	0.08	0.02	86
	Nonaccrual	0.07	0.16	63	0.19	0.35	63	0.13	0.17	67	0.16	0.15	66	0.26	0.18	71
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.14	0.08	80	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	1.38	0.17	95	0.43	0.11	88	0.02	0.05	51	0.03	0.08	56	0.41	0.10	89
Nonfarm non-residential	30–89 days past due	0.02	0.13	22	0.28	0.23	67	0.03	0.14	18	0.03	0.17	14	0.04	0.17	21
	90+ days past due	0.01	0.01	76	0.13	0.02	89	0.15	0.03	89	0	0.03	51	0	0.04	20
	Nonaccrual	0.49	0.45	59	1.42	0.80	80	0.26	0.28	52	0.45	0.30	69	0.50	0.38	63
Owner Occupied	30–89 days past due	0.02	0.04	37	0.07	0.07	59	0.02	0.07	23	0.01	0.09	16	0.04	0.07	36
	90+ days past due	0.01	0	85	0.03	0	90	0.02	0.01	75	0	0.01	57	0	0.02	23
	Nonaccrual	0.45	0.17	88	0.69	0.27	89	0.24	0.16	70	0.42	0.17	88	0.43	0.21	80
Other	30–89 days past due	0	0.08	14	0.21	0.14	72	0.02	0.07	31	0.02	0.07	38	0	0.09	11
	90+ days past due	0	0	37	0.10	0.01	92	0.13	0.01	95	0	0.01	31	0	0.02	25
	Nonaccrual	0.03	0.23	27	0.73	0.44	72	0.01	0.10	25	0.03	0.13	27	0.07	0.14	41
Farmland	30–89 days past due	0	0.10	31	0.06	0.11	65	0	0.23	23	0.10	0.25	54	0.26	0.27	62
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.38	0.69	60	11.86	1.13	95	9.54	0.84	96	0.07	1.23	42	0.27	1.07	53
Credit card	30–89 days past due	1.03	0.81	66	1.55	0.95	81	1.77	1.19	83	1.69	1.22	78	1.35	1.08	74
	90+ days past due	0.85	0.45	76	1.56	0.63	90	1.67	0.78	82	1.48	0.73	85	1.15	0.75	70
	Nonaccrual	1.32	0.10	95	1.58	0.05	98	1.09	0.11	93	1.06	0.09	94	1.12	0.08	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,349,064	10,464	-74,149	-1,548,110	-160,478										
Retained earnings	20,733,346	19,016,684	18,315,160	16,578,417	15,122,166										
Accumulated other comprehensive income (AOCI)	1,207,405	2,600,571	1,192,002	-111,908	72,561										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	20,591,687	21,627,719	19,433,013	14,918,399	15,034,249										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	4,599,276	4,340,934	4,394,052	2,495,822	2,444,530										
Accumulated other comprehensive income-related adjustments	1,211,050	2,604,728	1,192,002	-111,908	72,561										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	14,781,361	14,682,057	13,846,959	12,534,485	12,517,158										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	14,781,361	14,682,057	13,846,959	12,534,485	12,517,158										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,116,137	2,116,137	1,769,603	1,331,122	1,331,122										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,116,137	2,116,137	1,769,603	1,331,122	1,331,122										
Less: Additional tier 1 capital deductions	0	720	297	1,283	274										
Additional tier 1 capital	2,116,137	2,115,417	1,769,306	1,329,839	1,330,848										
Tier 1 Capital	16,897,498	16,797,474	15,616,265	13,864,324	13,848,006										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,697,746	1,933,826	1,982,396	2,035,971	2,101,781										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	770,908	919,725	716,700	577,842	565,005										
Allowance for loan and lease losses in tier 2 capital	1,422,369	1,760,513	1,345,225	1,245,014	1,371,181										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0	0	751										
Tier 2 capital before deductions	3,891,023	4,614,064	4,044,321	3,858,827	4,038,718										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,891,023	4,614,064	4,044,321	3,858,827	4,038,718										
Exited advanced approach tier 2 capital															
Total capital	20,788,521	21,411,538	19,660,586	17,723,151	17,886,724										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	208,900,026	202,183,073	168,037,465	145,096,159	140,799,967										
Less: Deductions from common equity tier 1 capital	4,599,276	4,340,934	4,394,349	2,497,105	2,444,804										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	204,300,750	197,842,139	163,643,116	142,599,054	138,355,163										
Total risk-weighted assets	154,859,924	141,973,781	142,064,554	122,432,212	117,996,631										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.55	12.37	9	10.34	12.35	20	9.75	12.11	16	10.24	12.09	23	10.61	12.16	30
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	10.91	13.11	14	11.83	13.08	30	10.99	12.78	24	11.32	12.85	30	11.74	12.95	35
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.42	14.91	22	15.08	15.23	54	13.84	14.36	52	14.48	14.45	64	15.16	14.63	69
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.27	8.98	31	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50	10.01	9.53	69
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72			7.41			7.31			6.58		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	2,765,620	2,847,636	3,153,824	2,061,189	2,059,923
Real estate loans.....	14,120	12,513	15,730	23,864	23,739
Commercial and industrial loans	2,740,652	2,829,604	2,747,352	2,036,745	2,035,919
Loans to depository institutions and other banks acceptances	2,082	5,519	2,552	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	6,595	0	51	580	265
Lease financing receivables.....	2,171	0	388,139	0	0
Debt securities	2,005	2,009	2,000	1,802	6,800
Interest-bearing bank balances	131,816	101,768	176,145	170,482	112,869
Total selected foreign assets	2,899,441	2,951,413	3,331,969	2,233,473	2,179,592
Total foreign deposits	121,423	143,135	220,537	240,351	484,420
Interest-bearing deposits	121,423	143,135	220,537	240,351	484,420
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0.42	0.66	67	0.52	0.87	67	0.81	1.25	65	0.96	1.17	67	0.84	1.08	62
Cost: Interest-bearing deposits.....	0.04	0.14	37	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78	0.45	0.51	43

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.04			0.64	16		0.29			0.24	1.53
Foreign governments and institutions		0			0			0			0			0	42

Growth Rates

Net loans and leases.....	-2.88	6.83	46	-9.71	-2.40	39	53.01	22.48	85	0.06	7.24	40	23.50	21.19	75
Total selected assets.....	-1.76	9.48	44	-11.42	2.04	29	49.18	12.40	88	2.47	3.24	49	21.15	21.86	70
Deposits	-15.17	0.73	21	-35.10	3.46	13	-8.24	10.36	16	-50.38	5	19	-23.32	-0.77	24

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		43,255	42,850	42,850	17,700	17,500	0.95	111.00
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		43,255	42,850	42,850	17,700	17,500	0.95	111.00
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0.02	0.02	0.03	0.01	0.01	0.01	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0.02	0.02	0.03	0.01	0.01	0.01	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.79	1.11	1.45	1.96	2.25	
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	-100.00
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	-100.00
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	-100.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	-100.00
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	5,238	7,741	5,942	5,011	4,183	-32.33	23.22	
Dividends	0	0	0	0	0			
Interest	5,238	7,741	5,942	5,011	4,183	-32.33	23.22	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	2,495	6,498	15,718	18,302	15,926	-61.60	-80.84	
Dividends	0	0	0	0	0			
Interest	2,495	6,498	15,718	18,302	15,926	-61.60	-80.84	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	3,040,224	1,286,077	2,156,024	1,890,833	2,343,526	136.40	61.17	
Dividends	3,040,000	1,285,000	2,155,000	1,890,000	2,343,000	136.58	61.19	
Interest	224	1,077	1,024	833	526	-79.20	-38.29	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	3,047,957	1,300,316	2,177,684	1,914,146	2,363,635	134.40	60.11	
Securities gains (losses)	2,558	3,787	172	0	0	-32.45		
Other operating income	1,793	-1,022	2,918	458	156		1049.36	
Total operating income	3,052,308	1,303,081	2,180,774	1,914,604	2,363,791	134.24	60.33	
Operating Expenses								
Personnel expenses	5,055	2,591	3,939	36	48	95.10	4495.45	
Interest expense	249,760	263,638	264,880	210,399	175,816	-5.26	46.01	
Other expenses	25,943	25,726	63,535	34,479	42,059	0.84	47.52	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	280,758	291,955	332,354	244,914	217,923	-3.84	48.75	
Income (loss) before taxes	2,771,550	1,011,126	1,848,420	1,669,690	2,145,868	174.11	61.60	
Applicable income taxes (credit)	-62,469	-64,698	-69,288	-48,804	-68,922			
Extraordinary items					0			
Income before undistributed income of subsidiaries	2,834,019	1,075,824	1,917,708	1,718,494	2,214,790	163.43	59.35	
Equity in undistributed income of subsidiaries	-64,450	351,024	593,981	474,236	-20,481			
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	-64,450	351,024	593,981	474,236	-20,481			
Net income (loss)	2,769,569	1,426,848	2,511,689	2,192,730	2,194,309	94.10	77.03	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	0	0	0	0	0			
Subsidiary holding companies' net income	2,975,550	1,636,024	2,748,981	2,364,236	2,322,519	81.88	77.97	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	82,759	0.27	81,330	0.26	80,898	0.27	79,836	81,041	1.76	3.26	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	79,722	0.26	79,722	0.25	79,722	0.27	79,722	79,722	0.00	0.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	3,037	0.01	1,608	0.01	1,176	0	114	1,319	88.87	619.67	
Investment in nonbank subsidiaries	192,142	0.62	313,577	0.98	411,470	1.39	545,896	816,604	-38.73	-79.63	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	192,142	0.62	313,576	0.98	411,470	1.39	543,067	815,266	-38.73	-79.61	
Other receivables	0	0	1	0	0	0	2,829	1,338	-100.00	-100.00	
Investment in subsidiary holding companies	23,877,022	77.06	25,249,725	79.23	23,811,165	80.52	17,948,940	17,703,210	-5.44	35.76	
Common and preferred stock	23,877,022	77.06	25,213,799	79.12	23,778,618	80.41	17,920,599	17,675,122	-5.30	35.96	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	35,926	0.11	32,547	0.11	28,341	28,088	-100.00	-100.00	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	6,355,342	20.51	5,697,869	17.88	4,841,196	16.37	3,762,281	3,573,006	11.54	98.36	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	1,332	0	1,378	0	1,424	0	1,466	1,519	-3.34	-15.21	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	476,143	1.54	525,689	1.65	425,936	1.44	263,303	324,612	-9.42	31.02	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	30,984,740	100.00	31,869,568	100.00	29,572,089	100.00	22,601,722	22,499,992	-2.78	39.70	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	1,560,848	5.04	700,020	2.20	1,458,206	4.93	752,997	315,077	122.97	353.44	
Borrowings with maturity over 1 year	4,631,816	14.95	5,329,956	16.72	4,331,642	14.65	3,189,405	2,791,222	-13.10	121.45	
Subordinated notes and debentures	2,094,489	6.76	2,181,036	6.84	2,080,882	7.04	1,985,578	2,555,922	-3.97	-31.93	
Other liabilities	484,402	1.56	546,092	1.71	497,666	1.68	421,970	461,370	-11.30	5.07	
Balance due to subsidiaries and related institutions	3,041	0.01	1,408	0	1,078	0	2,251	11,030	115.98	175.95	
Total liabilities	8,774,596	28.32	8,758,512	27.48	8,369,474	28.30	6,352,201	6,134,621	0.18	46.86	
Equity Capital	22,210,144	71.68	23,111,056	72.52	21,202,615	71.70	16,249,521	16,365,371	-3.90	37.05	
Perpetual preferred stock (income surplus)	2,116,137	6.83	2,116,137	6.64	1,769,603	5.98	1,331,122	1,331,122	0.00	58.97	
Common stock	2,051,042	6.62	2,051,042	6.44	2,051,042	6.94	2,051,042	2,051,042	0.00	0.00	
Common surplus	3,623,594	11.69	3,635,222	11.41	3,598,730	12.17	2,871,390	2,790,142	-0.32	31.47	
Retained earnings	20,235,665	65.31	18,383,883	57.68	18,315,160	61.93	16,578,417	15,122,166	10.07	50.55	
Accumulated other comprehensive income	1,207,405	3.90	2,600,571	8.16	1,192,002	4.03	-111,908	72,561	-53.57	1942.26	
Other equity capital components	-7,023,699	-22.67	-5,675,799	-17.81	-5,723,922	-19.36	-6,470,542	-5,001,662			
Total liabilities and equity capital	30,984,740	100.00	31,869,568	100.00	29,572,089	100.00	22,601,722	22,499,992	-2.78	39.70	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	3,041	0.01	1,408	0	1,078	0	2,251	515,597	115.98	-99.39	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

